

Title Agency Monthly Report

For the month of November, 2010

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
164945	SYNERGY TITLE, INC.	11/4/2010	11/30/2012			TE
164945	SYNERGY TITLE, INC.	11/4/2010	11/30/2012			TS

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6498	CACHE TITLE COMPANY, INC	5/16/2002	11/30/2012			TE
6498	CACHE TITLE COMPANY, INC	5/16/2002	11/30/2012			TS
11934	GRIFFITHS & TURNER / GT TITLE SERVICES,	11/19/2002	11/30/2012			TE
11934	GRIFFITHS & TURNER / GT TITLE SERVICES,	11/19/2002	11/30/2012			TS
16029	TITLEFIRST TITLE INSURANCE AGENCY, LLC	11/16/2006	11/30/2012			TE
16029	TITLEFIRST TITLE INSURANCE AGENCY, LLC	11/16/2006	11/30/2012			TS
6580	US TITLE INSURANCE AGENCY, LLC	5/16/2002	11/30/2012			TE
6580	US TITLE INSURANCE AGENCY, LLC	5/16/2002	11/30/2012			TS

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TE
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TS
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TMR

Reinstated License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
15732	NATIONAL TITLE AGENCY	8/2/2006	8/31/2012	9/30/2010	11/18/2010	TS
15732	NATIONAL TITLE AGENCY	8/2/2006	8/31/2012	9/30/2010	11/18/2010	TE

Title Individual Monthly Report

For the month of November, 2010

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1440616	AMY D HULL	11-29-2010	03-31-2013			TE
1381246	RYAN D PIGGOTT	11-10-2010	05-31-2013			TS
45884	MORRIS I SMITH	11-01-2010	05-31-2013			TMR
1443262	ERIC PAUL WESTBROEK	11-22-2010	10-31-2013			TMR
1410592	MYKENZIE ROSE MYERS	11-22-2010	11-30-2012			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
84652	MISTILYN ROSENBAUM	11-29-2002	11-30-2012			TE
34818	NICHOLE D BESS	05-16-2002	11-30-2012			TE
43711	MARK R BISCHOFF	05-16-2002	11-30-2012			TMR
43993	LARRY D BOND	05-16-2002	11-30-2012			TS
37439	CINDY K BORG	05-16-2002	11-30-2012			TE
30972	RICHARD SCOTT BRYNER	05-16-2002	11-30-2012			TE
30972	RICHARD SCOTT BRYNER	05-16-2002	11-30-2012			TS
38254	WALT S BURDETTE	05-16-2002	11-30-2012			TE
38254	WALT S BURDETTE	05-16-2002	11-30-2012			TS
43087	RACHEL G GOWER	05-16-2002	11-30-2012			TS
77341	MATTHEW C CALL	05-22-2002	11-30-2012			TE

Title Individual Monthly Report

For the month of November, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
45415	CORY G CLAYSON	05-16-2002	11-30-2012			TE
45415	CORY G CLAYSON	05-16-2002	11-30-2012			TS
46489	LESLIE K CLUFF	05-16-2002	11-30-2012			TS
34412	BRETT D CRAGUN	05-16-2002	11-30-2012			TE
34412	BRETT D CRAGUN	05-16-2002	11-30-2012			TS
46842	TAMMY SUE DEHART	05-16-2002	11-30-2012			TE
33564	BRADFORD J DOBSON	05-16-2002	11-30-2012			TE
33564	BRADFORD J DOBSON	05-16-2002	11-30-2012			TS
76224	SHELLIE K KENNIS	05-16-2002	11-30-2012			TE
27273	LEE E FRANCIS	05-16-2002	11-30-2012			TS
19061	GINA M GARRISON	05-16-2002	11-30-2012			TE
50194	BRANDI M GONZALES	05-16-2002	11-30-2012			TE
41556	DENNIS J NEWMAN	05-16-2002	11-30-2012			TE
10335	JOHN F HANLON	05-16-2002	11-30-2012			TS
78112	JAMES BRAD GRIFFITHS	06-13-2002	11-30-2012			TE
1358920	JERROD SCOTT PHILLIPS	04-01-2008	11-30-2012			TE
37063	WENDE W HARRIS	05-16-2002	11-30-2012			TE
37063	WENDE W HARRIS	05-16-2002	11-30-2012			TS
52855	ROBERTA L JENKINS	05-16-2002	11-30-2012			TE
73638	MILES GORDAN KAY	05-16-2002	11-30-2012			TMR

Title Individual Monthly Report

For the month of November, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
73986	BRENT K LEE	05-16-2002	11-30-2012			TS
132305	SCOTT RYAN MANNING	08-10-2006	11-30-2012			TE
132305	SCOTT RYAN MANNING	08-10-2006	11-30-2012			TMR
33866	ROY B MOORE	05-16-2002	11-30-2012			TE
33866	ROY B MOORE	05-16-2002	11-30-2012			TS
43894	DAVID W MOORE	05-16-2002	11-30-2012			TE
43894	DAVID W MOORE	05-16-2002	11-30-2012			TS
77341	MATTHEW C CALL	05-22-2002	11-30-2012			TS
136381	JODIE M MURRAY	11-01-2006	11-30-2012			TS
136381	JODIE M MURRAY	11-01-2006	11-30-2012			TE
41556	DENNIS J NEWMAN	05-16-2002	11-30-2012			TS
45706	RODNEY A NEWMAN	05-16-2002	11-30-2012			TE
45706	RODNEY A NEWMAN	05-16-2002	11-30-2012			TS
106059	ALFRED LUCAS NEWMAN	09-22-2004	11-30-2012			TE
106059	ALFRED LUCAS NEWMAN	09-22-2004	11-30-2012			TMR
106059	ALFRED LUCAS NEWMAN	09-22-2004	11-30-2012			TS
1358689	JARED DON NICOL	04-17-2008	11-30-2012			TE
136968	KELLI M OKABE	11-20-2006	11-30-2012			TE
33217	ANGIE PARISH	05-16-2002	11-30-2012			TE
33217	ANGIE PARISH	05-16-2002	11-30-2012			TS

Title Individual Monthly Report

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
30343	TERRIL PERKINS	05-16-2002	11-30-2012			TS
38405	KEVAN SCOTT PHILLIPS	05-16-2002	11-30-2012			TE
54154	CYNDI M BURROLA	05-16-2002	11-30-2012			TE
78112	JAMES BRAD GRIFFITHS	06-13-2002	11-30-2012			TS
126731	TRAVIS E TUCKER	03-21-2006	11-30-2012			TS
34628	MICHAEL E ROSS	05-16-2002	11-30-2012			TE
34628	MICHAEL E ROSS	05-16-2002	11-30-2012			TS
80573	PATRICIA K SANDOVAL	08-20-2002	11-30-2012			TE
39476	ALLISON S SCHREIBER	05-16-2002	11-30-2012			TE
44921	RICHARD A STRONG	05-16-2002	11-30-2012			TE
44921	RICHARD A STRONG	05-16-2002	11-30-2012			TS
130162	TERESA J STUART	06-09-2006	11-30-2012			TE
29741	CINDY TIPPETTS	05-16-2002	11-30-2012			TE
39726	JOANN P TORRES	05-16-2002	11-30-2012			TS
32827	PAULA VEALEY	05-16-2002	11-30-2012			TS
51588	JENNIFER K TUCKER	05-16-2002	11-30-2012			TS
41639	ANGIE WHEELER	05-16-2002	11-30-2012			TE
34421	MELISSA WEBSTER	05-16-2002	11-30-2012			TE
1361451	BRANDON T WICKS	04-24-2008	11-30-2012			TE
1351199	TOATELE WIGHTMAN	01-14-2008	11-30-2012			TMR
						TE

Title Individual Monthly Report

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1351199	TOATELE WIGHTMAN	01-14-2008	11-30-2012			TS
134560	SHELLIE K WILKINS	09-19-2006	11-30-2012			TE
45760	LINDA WILSON	05-16-2002	11-30-2012			TE
46064	GARRETT D WILSON	05-16-2002	11-30-2012			TS
1357242	MELISSA GENEVE WINMILL	03-10-2008	11-30-2012			TE
133491	JENNIFER A YOUNG	08-30-2006	11-30-2012			TE
51588	JENNIFER K TUCKER	05-16-2002	11-30-2012			TE
38405	KEVAN SCOTT PHILLIPS	05-16-2002	11-30-2012			TS

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
104133	TANYA K STEWART	07-27-2004	11-30-2012			TE
97252	JUSTIN MONTE GEE	12-15-2003	11-30-2012			TE
37195	MAX R DRIGGS	05-16-2002	11-30-2012			TE

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
39243	KLAYTON P KOLB	05-16-2002	10-31-2010	11/30/2010		TS
130511	KAROLYN G EDWARDS	06-14-2006	10-31-2010	11/30/2010		TE

Title Individual Monthly Report

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Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
38086	HAROLD D CLARK	05-16-2002	10-31-2010	11/30/2010		TE
121891	EVAN MORRISON	11-29-2005	10-31-2010	11/30/2010		TS
121891	EVAN MORRISON	11-29-2005	10-31-2010	11/30/2010		TE
121244	ADELE LLOYD	11-10-2005	10-31-2010	11/30/2010		TE
102989	BRIDGETT K ELLIS	06-21-2004	10-31-2010	11/30/2010		TE
125193	KARRIE L NIELSON	02-17-2006	10-31-2010	11/30/2010		TE
82902	STEVEN D CRAWLEY	10-25-2002	10-31-2010	11/30/2010		TE
129120	JILLBETTE FLETCHER KELLY	05-25-2006	10-31-2010	11/30/2010		TE
38086	HAROLD D CLARK	05-16-2002	10-31-2010	11/30/2010		TMR
30015	MARY ANN HANSEN	05-16-2002	10-31-2010	11/30/2010		TE
30015	MARY ANN HANSEN	05-16-2002	10-31-2010	11/30/2010		TS
83716	BRANDON A NELSON	11-13-2002	10-31-2010	11/30/2010		TMR
1349824	PATRICIA K JONES	12-11-2007	10-31-2010	11/30/2010		TE
1372203	KYLE ANDREW WALLACE	10-07-2008	10-31-2010	11/30/2010		TMR
1364700	JEREMY JOHN JONES	06-02-2008	10-31-2010	11/30/2010		TMR
124605	CHRISTOPHER CURTIS CAMP	01-12-2006	10-31-2010	11/30/2010		TS
1354056	LYNETTE J. HILTON	04-09-2008	10-31-2010	11/30/2010		TS
1346610	INGE RANAE CAZIER	12-05-2007	10-31-2010	11/30/2010		TE
1343186	DEBORAH M ROQUET	10-25-2007	10-31-2010	11/30/2010		TE
138120	REBECCA ARNOLD	11-29-2007	10-31-2010	11/30/2010		TE

Title Individual Monthly Report

For the month of November, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
32934	SHAWN M HANSEN	05-16-2002	10-31-2010	11/30/2010		TS
133868	JAMES BRENT MCLACHLAN	09-07-2006	10-31-2010	11/30/2010		TE
33044	LAUREL J SMITH	05-16-2002	10-31-2010	11/30/2010		TE
134083	LADONNA MARIE ERNST	09-13-2006	10-31-2010	11/30/2010		TMR

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
63711	MICHAEL S DE LA MARE	05-16-2002	10-31-2012	11/30/2010	11/4/2010	TE
99810	KIRT A YINGLING	03-24-2004	10-31-2012	11/30/2010	11/10/2010	TS
99810	KIRT A YINGLING	03-24-2004	10-31-2012	11/30/2010	11/10/2010	TE
126034	MICHAEL RICKEY WINGET	03-06-2006	10-31-2012	11/30/2010	11/4/2010	TMR
126034	MICHAEL RICKEY WINGET	03-06-2006	10-31-2012	11/30/2010	11/4/2010	TE
127975	ANGELA RICHARDS	04-18-2006	10-31-2012	11/30/2010	11/8/2010	TE
104116	JAMES TYLER HOLDEN	07-26-2004	08-31-2012	9/30/2010	11/15/2010	TE

**Title Insurance Investigations
Closed Investigation Summary Report**

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	314-2302, reports & files	314-1-102, qualified lenders	314-14-211, foreign file lenders	314-15-102, unath. lenders	314-20-110, nonworking files	314-23-102, req. of license	314-23-107, character	314-23-111, license limitation	314-23-112, lic. prohibition	314-23-204, special req.	314-23-202, attorney design.	314-23-202, unath. marketing	314-23-206, file review	314-23-209, trust	314-23-211, prem. 314-23-212, records	314-23-213, annual report	314-23-203, controlled	314-23-103, fraudulent	314-23-204, unath. marketing	314-23-205, unath. claims	314-23-206, unath. information	314-23-207, penalty	314-23-208, escrow charges	314-23-209, escrow chgs.	314-23-210, referred to criminal	Alleged Violation
57622	9/14/09	1/16/10	124	Corrected																										No licensed escrow or title people working at the agency
57640	9/15/09	2/2/10	140	Private letter																										Failure to file Annual and Controlled Business report for the year 2008 when due
57331	6/10/09	2/2/10	237	E-case #2652																										Failure to pay Federal and State tax liens at time of closing
58074	1/12/10	2/4/10	23	E case 2621																										Failure to file the Annual and Controlled Business Report for calendar year 2008. Due April 30, 2009.
58018	12/22/09	2/4/10	44	No Violation																										Possible lender fraud
57496	8/3/09	2/16/10	197	No Violation																										Possible lender fraud
57497	8/3/09	2/16/10	197	No violation																										Possible lender fraud
57874	11/16/09	2/16/10	92	No Violation																										Sponsorship of event of a client
57709	9/30/09	2/16/10	139	No Violation																										Sponsorship of golf tournament
57825	10/28/09	2/16/10	111	No Violation																										Sponsorship with client
57834	10/28/09	2/16/10	111	Licensed																										Unlicensed Title agency
58121	12/7/10	2/18/10	22	Private letter																										Possible lender fraud.
58120	12/7/10	2/18/10	22	Private letter																										Marketing violation, donated prize
57906	11/23/09	2/18/10	87	E-case 2638																										Marketing violation, donated prize
57944	11/23/09	2/18/10	87	E case 2637																										Advertising rebated rates
57710	9/30/09	2/18/10	141	No Violation																										Advertising rebated rates
57751	10/8/09	2/18/10	133	No Violation																										Sponsorship of golf tournament
58047	1/4/10	2/22/10	49	Private letter																										Sponsorship of golf game
58048	1/4/10	2/22/10	49	No Violation																										Distribution of marketing flyers with fees/premiums lower than what is filed with the department
58077	1/12/10	2/25/10	44	E-case 2623																										Distribution of marketing flyers with fees/premiums lower than what is filed with the department
58079	1/12/10	2/25/10	44	Duplicate see 57807																										Failure to file the 2008 Annual and Controlled Business Reports for calendar year 2008 by April 30, 2009
57949	12/7/09	2/25/10	80	No Violation																										Failure to timely file the 2008 Annual and Controlled Business Reports for the calendar year 2008 by April 30th
57807	10/26/09	2/25/10	122	E-case 2624																										convey property to an LLC. (thereby voiding the Owner's Policy); Missed trust deed during search.
57956	12/8/09	3/1/10	83	No Violation																										Failure to timely file the 2008 Annual and Controlled Business Report by April 30, 2009
57592	9/1/09	3/9/10	189	No Violation																										Allegation of co-habitation in violation
58213	2/25/10	3/10/10	13	No Violation																										Escrow instructions not followed, possible fiduciary violation
57650	9/17/09	3/10/10	174	E-case 2651																										Advertising on client website
58259	3/16/10	3/22/10	6	No Violation																										Trust deed not showing on HUD
58287	3/24/10	3/25/10	1	E-case #2659																										Allegation of recording a trust deed incorrectly.
58132	2/1/10	3/29/10	56	No Violation																										Theft of Operating / underwriter account money
58264	3/18/10	3/29/10	11	No Violation																										Did not pay off time share fees at closing
58240	3/10/10	3/30/10	20	No Violation																										Allegation of charging below filed escrow rates
57724	10/5/09	3/31/10	177	No Violation																										Charging below filed escrow rates
57778	10/19/09	3/31/10	163	No Violation																										Money held in escrow to pay lien. Lien never paid
57778	10/19/09	3/31/10	163	No Violation																										Recording / easment issues

Title Insurance Consumer Complaints Open and Closed Per Month Report

	Open	Closed
January	1	0
February	1	1
March	3	2
April	5	2
May	0	5
June	1	1
July	0	1
August	2	1
September	1	0
October	0	3
November	1	0
December	0	1
Total 2008	15	17
January	0	0
February	0	1
March	0	0
April	0	0
May	1	0
June	0	1
July	0	0
August	1	0
September	0	0
October	0	1
November	0	0
December	1	2
Total for 2009	3	5
January	1	0
February	1	2
March	0	0
April	0	0
May	1	0
June	0	0
July	0	0
August	1	2
September	0	0
October	0	0
November	3	1
December		
Total for 2010	7	5

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee
58624	8/10/2010	8/10/2010	Mechanics liens recorded on property after closing	Sandy
58832	11/8/2010		Title agency did not the seller's delinquent dues paid	Meldee
58852	11/15/2010		Lender complaint. Trust deed not recorded	Meldee
58865	11/18/2010		not supplying title ins or deed to the property	Sandy

Title Insurance Investigations

Open and Closed Per Month Report

	Opened	Closed
January	7	4
February	20	26
March	11	41
April	19	25
May	20	7
June	20	39
July	26	17
August	24	21
September	15	55
October	14	15
November	25	17
December	11	55
Totals for 2008	212	322
January	8	31
February	13	15
March	4	12
April	10	5
May	5	5
June	16	25
July	6	7
August	15	17
September	31	22
October	20	18
November	7	11
December	10	9
Totals for 2009	145	177
January	10	9
February	7	22
March	17	17
April	2	0
May	3	15
June	23	22
July	0	2
August	0	6
September	3	0
October	5	2
November	20	5
December		
Totals for 2010	90	100

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2174	5/20/08	Hearing	Prosecutor for drafting	9/8/08	
			Respondent for signature	6/23/10	
			Hearing rescheduled for February		
2331	12/22/08	Default Revocation	Prosecutor for drafting		
			Respondent for signature		
			Revocation		9/16/2010
2405	4/15/09	Appeal	Under Review	5/31/10	
			Disposition		
			Disposition		
2423	5/14/09	Complaint	Prosecutor for drafting	6/9/10	
			Hearing		
			Dismissed	9/23/10	9/23/2010
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause	3/2/10	
			Additional Fine	3/31/10	
2548	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed	9/29/10	9/29/2010
2549	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
2564	11/5/09	Stipulation and Order	Prosecutor for drafting	5/17/10	
			S&O offer	9/23/10	
			Received S&O	11/22/10	
2566		Stipulation and Order	S&O Mailed to new address	11/23/10	
2572	11/17/09	Hearing	Sent to Respondent	2/4/10	
			Hearing set	8/2/10	
			Fine Paid	11/9/10	11/9/2010
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Respondent for signature		
			Waiting on Guardian Title result		
2621	1/12/10	Dismissed	Sent to Respondent	2/4/10	
			Pre-hearing set	8/10/10	
			Dismissed	9/14/10	9/14/2010
2623	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Withdrawn	7/1/10	
					7/1/2010

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2624	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Default Order	9/20/10	
			Collection ltr sent	11/9/10	

2637	2/18/10	Stipulation and Order	Prosecutor for drafting	3/4/10	
			Respondent for signature	4/19/10	
			Penalty imposed by commission	Paid	9/2/2010
2638	2/18/10	Complaint	Prosecutor for drafting	4/20/10	
			Notice of hearing 10/19	9/14/10	
			Invoice mailed	11/15/2010	
2651	3/11/10	Stipulation and Order	Prosecutor for drafting	3/15/10	
			Respondent for signature	4/26/10	
			Fine received	7/21/10	7/21/2010
2659	3/24/10	Complaint	Sent to Respondent	4/12/10	
			Hearing scheduled	6/22/10	
			Signed by Judge	Revoked	7/12/2010
2664	4/1/10	Complaint for revocation	Sent to Respondent		
			Docs received	Closed	
2687	6/2/10	Informal Action	Sent to Respondent		
			Docs received	Closed	11/10/2010
2701	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Accepted by respondent	7/14/10	7/14/2010
2702	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Last pmt made	9/20/10	9/22/2010
2703	6/2/10	Informal Action	Resent to Respondent	9/20/10	
			Collection letter sent	11/29/10	
2704	7/7/10	Stipulation and Order	Sent to Respondent	9/8/10	
			S&O received	9/13/10	
			1st Pmt/10 received	10/12/10	
2718	8/24/10	Informal Action	Sent to Respondent	8/31/10	
			Fine Paid	9/16/10	9/16/2010

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
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State Office Building, Room 3110
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NOV 22 2010

UTAH STATE
INSURANCE DEPT.

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

UTAH STANDARD TITLE INSURANCE
AGENCY LLC
195 South Orem Blvd
Orem, UT 84058
License No. 103168

STIPULATION AND ORDER

Docket No.

Enf. Case No. 2564

STIPULATION

1. Respondent, Utah Standard Title Insurance Agency LLC is a licensed title insurance agent in the State of Utah, holding License No. 103168.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

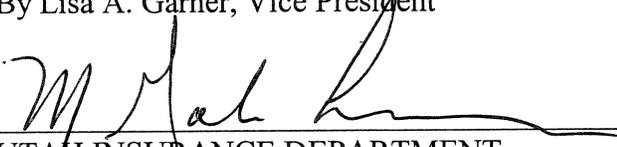
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 18th day of November, 2010



UTAH STANDARD TITLE INSURANCE
AGENCY LLC
By Lisa A. Garner, Vice President



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On or about August 3, 2009, the Department received a complaint alleging that Respondent, Utah Standard Title Insurance Agency LLC, was conducting business without a license.
2. Upon investigating the matter, Department personnel determined that Respondent's license had lapsed on June 30, 2009 and that Respondent had failed to renew its license with the Department.
3. Information was requested from Respondent concerning its activities between June 30, 2009 and August 3, 2009.
4. Respondent disclosed to the Department investigator that it had conducted 43 closings during the period June 30, 2009 through August 3, 2009.
5. Department records indicate that prior to this event, Respondent failed to timely renew its license in 2007; and in 2008, Respondent failed to file its annual report, which resulted in a \$2,000 forfeiture.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-103 (2009) states:

31A-23a-103. Requirement of license.

(1) (a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.

(b) A valid license includes at least one license type and one line of authority pertaining to that license type.

(c) A person may not utilize the services of another as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.

(2) This part may not be construed to require an insurer to obtain an insurance producer license.

(3) An insurance contract is not invalid as a result of a violation of this section.

2. Respondent was in violation of the above statute when it conducted 43 closings during the period it was not licensed.

3. An administrative forfeiture in the amount of \$5,000.00 and probation for a period of 24 months is appropriate under the circumstances of this case.

RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent, Utah Standard Title Insurance Agency LLC, be assessed an administrative forfeiture in the amount of \$5,000.00.

2. Respondent shall pay the administrative forfeiture amount of \$5,000.00 to the Commissioner within 30 days of issuance of this Order.

3. Respondent be placed on probation for a period of 24 months.

NOTIFICATION

You are hereby notified that a failure to obey and Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

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UTAH STATE
INSURANCE DEPT.

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

<p>COMPLAINANT:</p> <p>UTAH INSURANCE DEPARTMENT</p> <p>RESPONDENT:</p> <p>MERIDIAN TITLE COMPANY 64 East 6400 South, Suite 100 Murray, UT 84107 License No. 102923</p>	<p>STIPULATION AND ORDER</p> <p>Docket No.</p> <p>Enf. Case No. 2692</p>
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STIPULATION

1. Respondent, Meridian Title Company is a licensed title insurance agency in the State of Utah, License No. 102923.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which

shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 6th day of Dec, 2010.


MERIDIAN TITLE COMPANY
By Darrell K. Back, President

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On or about January 6, 2006, Respondent Meridian Title Company conducted an escrow closing on three parcels of property with the same buyer and seller. One parcel purchase was structured as a seller carry-back with the Real Estate Purchase Agreement stating that “[b]uyer agrees to leave seller on title of the front two lots in second position as additional security.”

2. In order to secure 100% financing, the buyer obtained a second mortgage which put seller’s note in third place. Respondent failed to disclose this fact to seller.

3. The HUD-1 settlement statements signed by seller did not disclose a first and second mortgage although that fact was reflected on the buyer’s HUD-1 settlement statements.

4. Subsequently, buyer defaulted on seller’s note. Only after buyer’s default did seller learn that buyer had obtained a first and second mortgage at the time of purchase and that seller was in third place.

5. Seller ultimately obtained a quit claim deed in lieu of foreclosure from the buyer.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. An escrow agent owes a fiduciary duty to all participants in an escrow closing.

2. In failing to disclose the existence of a second mortgage to the seller when it knew the seller's Real Estate Purchase Agreement provided for seller to maintain a second position, the Respondent provided incomplete, false, or misleading information in an escrow closing.

3. Utah Code Ann. § 31A-23a-402 (1)(a)(i) (2009) states:

Any of the following may not make or cause to be made any communication that contains false or misleading information, relating to an insurance product or contract, any insurer, or any licensee under this title, including information that is false or misleading because it is incomplete. . .

4. Respondent Meridian Title Company violated the above statute on January 6, 2006, when it failed to disclose to seller the existence of a second mortgage.

5. Respondent also violated Utah Code Ann. § 31A-23a-406 (2009) which states:

(3) Funds held in escrow: . .

(c) may not be used until all conditions of the escrow have been met.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith makes the following recommended Order:

RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

Respondent Meridian Title Company be assessed an administrative forfeiture in the

NOTIFICATION

You are hereby notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license and the filing of an action in District Court, which may impose forfeitures of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

(9) Furnishing any part of a title insurer's, title agency's, or title producer's facilities, for example, conference rooms or meeting rooms, to a client or its trade association, for anything other than the providing of escrow or title services, or meetings related to such, without receiving a fair rental or lease charge comparable to other rental or lease charges for facilities in the same geographic area.

(21) ~~(a)~~ A title insurer, agency or producer cannot provide title or escrow services on real property where an investment loan or financing has been provided by:

~~(i) a person as defined in 31A-1-301, or~~
~~(ii) an individual affiliated with a SAID title insurer, agency or producer, including ITS owners, AND employees, or contracted service providers; and~~ SECTION (21) DOES NOT APPLY, HOWEVER, TO SUCH TRANSACTIONS INVOLVING: PURCHASE MONEY FINANCING;

~~(b) does not apply to:~~

~~(i) primary or secondary residences; or~~
~~(ii) commercial office property owned and maintained by those persons or entities described in (a) herein; or~~
~~(iii) obtained through a trustee's sale; or~~
~~(iv) re-acquired by the original owner by a stated default.~~

(21) A title insurer, agency or producer cannot provide title or escrow services on real property where an investment loan or financing has been provided by said title insurer, agency or producer, including its owners, and employees. Section (21) does not apply, however, to such transactions involving: purchase money financing; primary or secondary residences; or commercial office property owned and maintained by those persons or entities described in (a) herein; or obtained through a trustee's sale; or re-acquired by the original owner by a stated default.

R5902. Insurance, ~~[Administration]~~ Title and Escrow Commission.

R590-99. Delay or Failure to Record Documents and the Insuring of Properties with the False Appearance of Unmarketability as Unfair Title Insurance Practices.

~~[R590-99]~~ R592-14-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to ~~[the general authority vested in the commissioner by Section 31A-2-404(2), 201(2)(3) to make reasonable rules necessary for, or as an aid to, the effectuation of any provision of the Utah Insurance Code, and pursuant to the specific authority of Section 31A-23a-402 allowing the commissioner to prescribe a classification of material inducements constituting unlawful trade practices, and to define unfair or deceptive acts or practices prohibited in the business of insurance.]~~

~~[R590-99]~~ R592-14-2. Purpose and Scope.

~~[Title insurance is designed to provide indemnification against loss, including a loss resulting from a determination of unmarketability of the insured's interest in real property. The burden of proving any loss, together with the measure of damages, is the obligation of the insured. Normally, a claim of unmarketability of title or a claim involving a "defect, lien or encumbrance" not excluded from coverage will arise in connection with a proposed sale or loan requiring a review of the insured property as to current marketability. The insured owner, as a potential seller or borrower, may then be placed in the position of being forced or coerced into dealing only with his prior insurer or agent purely as the result of time constraints in meeting the requirements of his transaction, and as the only practical alternative to processing his claim and proving his damage as an insured under his existing coverage. The commissioner is advised and is aware that, in some instances, this circumstance has resulted from the]~~ (1) The purpose of this rule is to prohibit intentional delay, neglect or refusal by insurers, through their agents, to record or deliver for recording documentation necessary to support policy insuring provisions, resulting in the false appearance of unmarketability, in the record only, of property which would otherwise be marketable. This practice is deemed to be an unfair or deceptive act or practice detrimental to free competition in the business of insurance and injurious to the public.

(2) This rule applies to all title insurers and producers.

~~[R590-99]~~ R592-14-3. Definitions.

For the purpose of this rule, the ~~[commissioner]~~ Commission adopts the definitions as particularly set forth in Section 31A-1-301 and in addition the following:

A. "Document" means any instrument in writing relating to real property described in any title insurance policy, contract or commitment, and reasonably required for the support of the insuring provisions.

B. "Record" means to cause to be delivered to the county recorder, or other public official as may be appropriate, any document in the possession or control of any title insurance company or title insurance agent for which a request to record has been made by an insured party.

[R590-99]R592-14-4. Definition and Classification of Unfair or Deceptive Practices and Material Inducements.

A. Any knowing conduct by a title insurance company or title insurance agent which results in the failure, neglect, refusal to record, or to obtain for recording, any document which, unless recorded, results in the apparent unmarketability of title or a title which may not be insurable by another insurer, is defined as an unfair or deceptive act or practice as prohibited by Section 31A-23a-402.

B. The issuance or agreement to issue title insurance, or the affirmation of current marketability of title, when the possible recording of documents of title has not occurred, and the record does not manifest a title which would be insurable according to generally accepted title insurance standards, is classified and proscribed as an advantage and material inducement to obtaining title insurance business as prohibited under Section 31A-23a-402(2)(c)(i)(D).

R592-14-5. Enforcement Date.

The commissioner will begin enforcing this rule upon the rule's effective date.

[R590-99-5]R592-14-6. Severability.

If any provision or clause of this rule or the application of it to any person or circumstance is for any reason held to be invalid, the remainder of the rule and the application of this provision to other persons or circumstances may not be affected by it.

KEY: insurance law

Date of Enactment or Last Substantive Amendment: [1994]2011

Notice of Continuation: January 27, 2007

**Authorizing, and Implemented or Interpreted Law: 31A-2-[201]404;
[31A-23-302]**